## YOU DON'T HAVE TO ENDURE THE SAME AMOUNT OF FLOOD DAMAGE IN THE FUTURE...



## **CONSIDER FLOOD MITIGATION!**

FEMA operates several Mitigation grant programs that may help you elevate your home above the next flood water event, significantly reducing damage to your home. OR,

<u>RELOCATE</u> your home out of the floodplain and possibly never be flooded again,



<u>OR</u> if your home is considered completely destroyed consider applying for a FEMA Mitigation grant to buy out your home. As a standard real estate transaction, your city, county or Tribal Nation buys the home and land at fair market value and it becomes open space while you get a fresh start somewhere else out of the floodplain.

<u>CAUTION:</u> FEMA Mitigation Grants are most often (but not always) a 75% share of the total cost of the project and there is a 25% local match. Your home and land must also meet a minimum Cost Benefit Ratio and be advised it may take a year from the date of the Presidential Disaster Declaration until Close Out of the deal, but it does offer you a possible solution to reduce or permanently eliminate your exposure to flood damage in the future.

CONTACT: First talk to your local jurisdiction Disaster & Emergency Services Coordinator and ask them to contact:

Kent Atwood, Montana State Hazard Mitigation Officer, <a href="mailto:katwood@mt.gov">katwood@mt.gov</a>, 406-324-4782